

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

JC811 U.S. PTO
10/035030
12/28/01



In re Application of: Robert D. KIZER, et al.
Application No: Initial Filing
Filing Date: December 28, 2001
Examiner: Not Yet Assigned
Group Art No: Not Yet Assigned
Attorney Docket Number: 24141097.3
For: METHOD AND APPARATUS FOR PROCESSING FINANCIAL
TRANSACTIONS OVER A PAGING NETWORK

"CERTIFICATE OF EXPRESS MAIL" -- #EL 698813732US
DATE OF DEPOSIT: 12/28/2001

I, William D. McSpadden, hereby certify that this paper or fee is being deposited with the United States Postal Service with sufficient postage "VIA EXPRESS MAIL POST OFFICE TO ADDRESSEE" service under 37 C.F.R. 1.10 on, or before the date indicated above and is addressed to: BOX PATENT APPLICATION, Commissioner of Patents, P.O. Box 2327, Arlington, Virginia 22202.

William D. McSpadden
(Signature)

December 28, 2001
(Date of Signature)

BOX PATENT APPLICATION
Commissioner for Patents
P.O. Box 2327
Arlington VA 22202

Dear Commissioner:

INFORMATION DISCLOSURE STATEMENT

Applicant respectfully requests, pursuant to 37 C.F.R. §§1.56, 1.97 and 1.98, that the art listed on the attached PTO/SB/08A be considered and cited in the examination of the above-

identified application. A copy of this art is enclosed for the convenience of the Examiner. Furthermore, pursuant to 37 C.F.R. §§1.97(g) and (h), no representation is made that this art is material to patentability of the present.

Applicant respectfully submits that the claims of Applicant's above-referenced patent application are patentably distinguishable from these references.

The Examiner is requested to initial the attached form PTO-SB/08A and to return a copy of the initialed document to the undersigned as an indication that the attached references have been considered and made of record.

Any questions or comments should be directed to the following correspondence address:

Respectfully submitted,


William D. McSpadden
Attorney for Applicant
Reg. No. 44,234

December 28, 2001

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<p>Substitute for form 1449A/PTO</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p><i>(use as many sheets as necessary)</i></p>				<p>Complete if Known</p> <table border="1"> <tr> <td>Application Number</td> <td>Initial Filing</td> </tr> <tr> <td>Filing Date</td> <td>12/28/2001</td> </tr> <tr> <td>First Named Inventor</td> <td>Robert KIZER</td> </tr> <tr> <td>Art Unit</td> <td>Unassigned</td> </tr> <tr> <td>Examiner Name</td> <td>Unassigned</td> </tr> </table>		Application Number	Initial Filing	Filing Date	12/28/2001	First Named Inventor	Robert KIZER	Art Unit	Unassigned	Examiner Name	Unassigned
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24141097.3															

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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(use as many sheets as necessary)		Filing Date	12/28/2001
		First Named Inventor	Robert KIZER
		Group Art Unit	Unassigned
		Examiner Name	Unassigned
Sheet	2	of	2
		Attorney Docket Number	24141097.3

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		DONAL O'MAHONY, Electronic Payment Systems .(1997) Artech House, Inc., pp. 1-17;	
		A.S.HON, An Introduction to Paging (1993), Motorola, Inc., http://www.motorola.com/MIMS/MSPG/Special/explain_paging/ptoc.html ;	
		Wireless Application Development, Motorola Personal Networks Group .(2000), Motorola, Inc., http://www.motorola.com/MIMS/MSPG/spin/library_files/wad.pdf ;	
		Getting Started with FedACH Origination, A Manual for Financial Institutions, Federal Reserve Financial Services, (April 2001), http://www.frbservices.org/ach/pdf/fedachOrigination.pdf ;	
		IBM Electronic Commerce, International Engineering Consortium, http://www.iec.org/cgi-bin/acrobat.pl?filecode=42 ;	
		Automated Clearing House Items, Federal Reserve Financial Services, Operating Circular No. 4.(June 25, 2001), http://www.frbservices.org/Industry/pdf/Oc4.pdf	

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